

United States Bankruptcy Court  
Eastern District of New York

In re:  
 John J DiScala  
 Danyelle R DiScala  
 Debtors

Case No. 16-41165-cec  
 Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0207-1

User: admin  
 Form ID: 318DI7

Page 1 of 1  
 Total Noticed: 18

Date Rcvd: Jul 07, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2016.

db/jdb +John J DiScala, Danyelle R DiScala, 41 Gloria Court, Staten Island, NY 10302-2227  
 smg NYC Department of Finance, 345 Adams Street, Office of Legal Affairs, Brooklyn, NY 11201-3719  
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001  
 8766034 +Cach, LLC, 5965 Transit Road, Suite 500, C/O William C Grossman, Esq., East Amherst, NY 14051-1874  
 8766038 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610  
 8766039 Gloria Court HOA, c/o Michael Jon Motelson, 101 Tyrellan Ave Ste 320, Staten Island, NY 10309-2651  
 8782918 New York City Water Board, Department of Environmental Protection, Andrew Rettig, Assistant Counsel, 59-17 Junction Blvd, 13th Floor, Flushing NY 11373-5108  
 8766042 +The Bank Of New York Mellon, 101 Barclay Street, 7 West, New York, NY 10286-0001  
 8776545 +Wells Fargo Bank, N.A., c/o Frenkel Lambert et al, 53 Gibson Street, Bay Shore, NY 11706-8369

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jul 07 2016 18:29:31  
 NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300  
 smg +E-mail/Text: ustprregion02.br.ecf@usdoj.gov Jul 07 2016 18:28:43  
 Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449  
 8766033 +EDI: TSYS2.COM Jul 07 2016 18:23:00 Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014  
 8766035 EDI: CAPITALONE.COM Jul 07 2016 18:23:00 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238  
 8766036 +EDI: CHASE.COM Jul 07 2016 18:23:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 8766037 +EDI: CITICORP.COM Jul 07 2016 18:23:00 Citi, Pob 6241, Sioux Falls, SD 57117-6241  
 8766040 +EDI: CBSKOHLS.COM Jul 07 2016 18:23:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 8766041 +EDI: PRA.COM Jul 07 2016 18:23:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4962  
 8766043 +EDI: WFFC.COM Jul 07 2016 18:23:00 Wells Fargo Hm Mortgag, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 09, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2016 at the address(es) listed below:

Gregory Messer gremesser@aol.com, lduc@aol.com,gmesser@messer-law.com,  
 mwilliams@messer-law.com,ny54@ecfcbis.com  
 Kevin B Zazzera on behalf of Joint Debtor Danyelle R DiScala kzazz007@yahoo.com  
 Kevin B Zazzera on behalf of Debtor John J DiScala kzazz007@yahoo.com  
 Mark R Bernstein on behalf of Creditor Wells Fargo Bank, N.A. mbernstein@flwlaw.com,  
 jspiegelman@flwlaw.com;plamberti@flwlaw.com  
 Office of the United States Trustee USTPRRegion02.BR.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>John J DiScala</b>	Social Security number or ITIN <b>xxx-xx-8014</b>
	First Name    Middle Name    Last Name	
Debtor 2	<b>Danyelle R DiScala</b>	EIN <b>-----</b>
(Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN <b>xxx-xx-8861</b>
United States Bankruptcy Court Eastern District of New York 271-C Cadman Plaza East, Suite 1595 Brooklyn, NY 11201-1800		EIN <b>-----</b>
Case number: <b>1-16-41165-cec</b>		Chapter: <b>7</b>

**Order of Discharge of Debtor(s)**

Revised: 12/15

**IT IS ORDERED:**

A discharge under 11 U.S.C. § 727 is granted to:

John J DiScala

Danyelle R DiScala  
aka Danyelle R Orlando**BY THE COURT:**

Dated: July 7, 2016

s/ Carla E. Craig  
United States Bankruptcy Judge**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named in the order. This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**